

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)
2016-2405

Powers Kirn, LLC
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728 Marne Highway, Suite 200
Moorestown, NJ 08057
856-802-1000

In Re:

Kenneth M. Frank
Kim B. Frank

Page 1 of 3



Order Filed on March 8, 2018 by
Clerk U.S. Bankruptcy Court
District of New Jersey

Case No.: 15-12477-JNP

Hearing Date: 02/27/2018

Judge: Honorable Jerrold N. Poslusny, Jr.

Chapter: 13

ORDER CURING ARREARS AND PROVIDING
FOR FURTHER DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is
hereby **ORDERED**.

DATED: March 8, 2018

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Debtor: Kenneth M. Frank and Kim B. Frank

Case No.: 15-12477-JNP

Caption of Order: ORDER CURING ARREARS AND PROVIDING
FOR FURTHER DEFAULT

Upon the motion of Powers Kirn, LLC, Attorney for PennyMac Loan Services, LLC servicing agent for Bank of America, N.A., debtors' mortgagee, under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain real property as hereinafter set forth, and for cause shown, it is

ORDERED as follows:

1. Debtors shall commence curing post petition arrears through January 19, 2018, in the sum of \$28,224.42 which is itemized as follows:

Qty	Item	Amount	(From - To)		Extended Amount
9	Payments @	\$2,553.56	(3/17-11/17)	=	\$22,982.04
2	Payments @	\$2,621.19	(12/17-1/18)	=	\$5,242.38
	Arrears to Cure:			=	\$28,224.42

2. Post-petition funds in suspense totaling \$334.60 shall be applied to reduce the arrears.

3. Movant acknowledges funds received in the amount of \$2,562.00 on December 18, 2017.

4. Movant acknowledges receipt of funds in the amount of \$12,000.00 by Movant's counsel, which has been forwarded to Movant for application to the loan.

5. Debtors shall commence curing the balance of post-petition arrears by making payment of \$2,221.31 in addition to debtor's regular monthly mortgage payment starting February 1, 2018, and continuing through and including June 1, 2018.

6. Debtors shall make a payment of \$2,221.27 in addition to their July 1, 2018 payment.

7. The mortgagee is awarded a counsel fee and costs of \$681.00 on this application, which sum shall be collected and disbursed by the standing trustee in addition to the mortgagee's claim.

8. Should debtors default in any payment for a period exceeding thirty (30) days, upon certification of mortgagee's attorney, with notice to the trustee, debtors and debtors' attorney, if any, but without further hearing, the stay shall be vacated by further order of this Court.

9. The movant shall serve this order on the debtor, any trustee and other party who entered an appearance on the motion.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Kenneth M. Frank
Kim B. Frank
Debtors

Case No. 15-12477-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2018.
db/jdb +Kenneth M. Frank, Kim B. Frank, 2321 Burroughs Avenue, Northfield, NJ 08225-1063

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A.
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin C. Fayette on behalf of Joint Debtor Kim B. Frank kfayette@kevinfayette.com
Kevin C. Fayette on behalf of Debtor Kenneth M. Frank kfayette@kevinfayette.com
William M. E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC as servicer for
Bank of America, N.A. ecf@powerskirn.com
William M.E. Powers on behalf of Creditor PennyMac Loan Services, LLC as servicer for Bank of
America, N.A. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC as servicer for
Bank of America, N.A. ecf@powerskirn.com

TOTAL: 9